

Debtor 1 KAREN M. RUSSELL

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 13-21984JAD

## Form 4100N

# Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

### Part 1: Mortgage Information

Name of creditor: MIDFIRST\* Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account 7 3 4 2

Property Address: 439 ORCHARD SPRING RD  
PITTSBURGH PA 15220

### Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>1,813.42</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>1,813.42</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>1,813.42</u>

### Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$973.66

The next postpetition payment is due on 7 / 1 / 2018  
MM / DD / YYYY

☐ Mortgage is paid directly by the debtor(s).

Debtor 1 KAREN M. RUSSELL  
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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour  
Signature

Date 10/11/2018

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **KAREN M. RUSSELL**  
Name

Case number (if known) **13-21984JAD**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
01/27/2017	1028040	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	71.91
02/24/2017	1031456	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	207.25
03/28/2017	1034886	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	207.25
05/25/2017	1041458	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	793.65
06/27/2017	1044834	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	173.00
07/25/2017	1048154	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	173.00
08/25/2017	1051496	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	187.36
09/26/2017	1054823	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	187.36
10/25/2017	1058181	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	175.88
10/31/2017		MIDFIRST*	CREDITOR REFUND/PRINCIPLE	-187.36
12/08/2017		MIDFIRST*	CREDITOR REFUND/PRINCIPLE	-175.88
				<u>1,813.42</u>

### **MORTGAGE REGULAR PAYMENT (Part 3)**

09/26/2013	0862836	MIDLAND MORTGAGE CO*	AMOUNTS DISBURSED TO CREDITOR	3,324.71
10/25/2013	0866948	MIDLAND MORTGAGE CO*	AMOUNTS DISBURSED TO CREDITOR	826.63
11/22/2013	0871021	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	867.95
12/23/2013	0875055	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	856.89
01/28/2014	0879143	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,273.51
02/25/2014	0883209	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	842.74
03/25/2014	0887266	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	840.67
04/25/2014	0891382	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	839.83
05/28/2014	0895490	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	837.49
06/25/2014	0899530	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,253.65
07/24/2014	0903640	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	834.43
08/26/2014	0907707	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	833.43
09/29/2014	0911827	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	832.68
10/29/2014	0915853	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	831.08
11/24/2014	0919980	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	830.63
12/22/2014	0924575	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	830.19
01/27/2015	0928643	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,244.75
02/24/2015	0932691	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	829.58
03/26/2015	0936774	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	829.36
04/24/2015	0940958	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	834.86
05/26/2015	0945041	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	850.46
06/23/2015	0949003	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	866.01
07/28/2015	0953063	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,318.65
08/26/2015	0957094	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	873.36
09/28/2015	0961008	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	908.20
10/26/2015	0964966	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	949.60
11/24/2015	0969137	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,472.29
12/22/2015	0973154	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,012.06
01/26/2016	0977195	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,037.03
02/24/2016	0981125	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,057.22
03/28/2016	0985183	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,080.40
04/22/2016	0989378	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,093.74
05/24/2016	0993335	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,104.66
06/27/2016	1002097	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,111.38
07/26/2016	1006059	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,662.86
08/26/2016	1010063	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,116.83
09/27/2016	1014072	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,686.82
10/26/2016	1017958	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	570.25
11/21/2016	1021253	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,114.10
12/21/2016	1024565	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,669.82
01/27/2017	1028040	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,063.68
02/24/2017	1031456	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	954.82
03/28/2017	1034886	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	954.82
04/21/2017	1038174	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,169.41
05/25/2017	1041458	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	1,039.53
06/27/2017	1044834	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	984.75
07/25/2017	1048154	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	984.75
08/25/2017	1051496	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	984.75
09/26/2017	1054823	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	984.75

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Name

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**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
10/25/2017	1058181	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	984.75
11/21/2017	1061445	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	984.75
12/21/2017	1064735	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	984.75
01/25/2018	1068165	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	984.75
02/23/2018	1071342	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	984.75
03/28/2018	1074539	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	984.75
04/24/2018	1077772	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	984.75
05/25/2018	1081039	MIDFIRST*	AMOUNTS DISBURSED TO CREDITOR	885.23
				<u>59,950.54</u>

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

KAREN M. RUSSELL  
439 ORCHARD SPRING ROAD  
PITTSBURGH, PA 15220

SHAWN N WRIGHT ESQ  
LAW OFFICE OF SHAWN N WRIGHT  
7240 MCKNIGHT RD  
PITTSBURGH, PA 15237

MIDFIRST\*  
ATTN BANKRUPTCY TRUSTEE PMTS\*  
999 N W GRAND BLVD STE 110  
OKLAHOMA CITY, OK 73118

ALDRIDGE PITE LLP  
4375 JUTLAND DR STE 200  
PO BOX 17933  
SAN DIEGO, CA 92177-0933

10/11/18

/s/ Renee Ward

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Administrative Assistant  
Office of the Chapter 13 Trustee